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INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶:
G07F 19/00, G06F 17/60, G07F 7/10

A3 |

(11) International Publication Number:

WO 98/30985

(43) International Publication Date:

16 July 1998 (16.07.98)

(21) International Application Number:

PCT/IL98/00005

(22) International Filing Date:

5 January 1998 (05.01.98)

(30) Priority Data:

119965

6 January 1997 (06.01.97)

IL

Published

With international search report.

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(88) Date of publication of the international search report:
11 September 1998 (11.09.98)

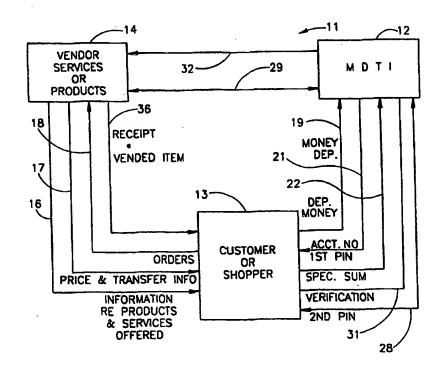
(81) Designated States: JP, US, European patent (AT, BE, CH, DE,

DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).

(54) Title: COMPUTERIZED MONEY TRANSFER SYSTEM

(57) Abstract

A system for electronically transferring money from a shopper's account located in a Money Deposit and Transfer Institution (MDTI) to a designated account belonging to a vendor, said system comprising: a money designator which sets aside a specific sum of money at the MDTI responsive to a request by the shopper to pay for purchases from a vendor, a number generator at said MDTI which issues an account number and a first personal identification number (PIN) to said shopper, and a second PIN to the shopper to be supplied to the vendor; a comparator in said MDTI comparing said issued second PIN and the second PIN supplied by the vendor to verify a requested transfer of the specific sum of money to the vendor, and a money transferor transferring the specific sum of money to said vendor responsive to the verification of the second PIN number.



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INTERNATIONAL SEARCH REPORT

In Itional Application No PCT/IL 98/00005

A. CLASSIFICATION OF SUBJECT MATTER IPC 6 G07F19/00 G06F G06F17/60 G07F7/10 According to International Patent Classification (IPC) or to both national classification and IPC B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) G07F IPC 6 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Electronic data base consulted during the international search (name of data base and, where practical, search terms used) C. DOCUMENTS CONSIDERED TO BE RELEVANT Category Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No. Υ WO 96 26508 A (ELECTRONIC DATA SYSTEMS) 29 1,12 August 1996 see abstract; claims; figures 16 US 5 590 197 A (J.F. CHEN) 31 December 1,12 1996 see abstract; claims; figure 2,9-11, 20-22 see column 6, line 11 - line 57 WO 86 07647 A (VENTRONIC VENTURE Α 1,3,8, ELECTRONICS) 31 December 1986 12 - 14, 17see abstract; claims; figure see page 6, line 7 - page 8, line 2 Further documents are listed in the continuation of box C. Χ X Patent family members are listed in annex. Special categories of cited documents: "T" later document published after the international filing date or priority date and not in conflict with the application but "A" document defining the general state of the art which is not cited to understand the principle or theory underlying the considered to be of particular relevance invention "E" earlier document but published on or after the international "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to filing date "L" document which may throw doubts on priority claim(s) or involve an inventive step when the document is taken alone which is cited to establish the publication date of another document of particular relevance; the claimed invention citation or other special reason (as specified) cannot be considered to involve an inventive step when the "O" document referring to an oral disclosure, use, exhibition or document is combined with one or more other such docu-ments, such combination being obvious to a person skilled "P" document published prior to the international filing date but later than the priority date claimed "&" document member of the same patent family Date of the actual completion of theinternational search Date of mailing of the international search report 2 July 1998 10/07/1998 Name and mailing address of the ISA Authorized officer European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040. Tx. 31 651 epo nl, Fax: (+31-70) 340-3016 David, J

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